

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Patent Application of:

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| Wendell W. ANTHONY | Confirmation No.: 6052 |
| Serial No.: 09/077,456 | Art Unit: 3684 |
| Filed: May 29, 1998 | Examiner: Susanna M. MEINECKE DIAZ |
| For: IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING TRANSACTIONS, INCLUDING HOME BANKING | |

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APPEAL BRIEF

Dear Sir:

This is an Appeal Brief under 37 C.F.R. § 41.37 in response to a Final Office Action mailed on August 3, 2012, and a Notice of Panel Decision from Pre-Appeal Brief Review mailed on November 19, 2012. Each of the topics required by Rule 41.37 is presented herewith and is labeled appropriately. The Notice of Appeal was filed on November 5, 2012.

(1) Real Party in Interest

The real party in interest is Citibank, NA, doing business at 399 Park Avenue, New York, NY 10043.

(2) Related Appeals and Interferences

This application was previously appealed to the Board. A Board opinion was mailed to the Appellant on September 8, 2004, and another Board opinion was mailed to the Appellant on April 14, 2009. Appellant is unaware of any other related appeals and interferences involving this application.

(3) Status of Claims

Claims 1, 4, 6-30 and 33-58 are pending in this application and stand under final rejection. The rejections of claims 1, 4, 6-30 and 33-58 are hereby appealed.

(4) Status of Amendments

There are no outstanding amendments.

(5) Summary of the Claimed Subject Matter

This summary of claimed subject matter is a concise explanation of the subject matter defined in independent claims 1, 4, 6, 30, and 33. This is merely meant to be a summary and is in no way intended to limit the pending claims.

In one embodiment, as recited in claim 1, a method for providing remote access to financial services comprising the steps of: providing at least one business host (p. 13, ll. 8-10 and p. 15, ll. 24-26); linking a server to the business host where the server contains infrastructure and business application software to access the business host (p. 13, ll. 1-10 and Fig. 1); linking at least one automated teller machine (ATM) and at least one home banking terminal to the server wherein the home banking terminal is a personal computer (p. 4, ll. 10-12 and Fig. 1); providing user software for installation by a customer of the business host on the at least one home banking terminal, wherein the installed user software enables the personal computer to allow multiple customers of the business host to each select from different languages and enables the computer to access the infrastructure and business software located on the server (p. 4, ll. 19-29); and displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal in the user selected language, wherein the first user interface and the second user interface are substantially the same (p. 4, ll. 25-28).

In another embodiment, as recited in claim 4, a method for allowing a plurality of users to remotely access the financial services of at least one service provider comprising the steps of: installing user software on a plurality of remote terminals available to all users wishing to access the financial services, the plurality of remote terminals including a first terminal and a second terminal, wherein the second terminal is of a different type than the first terminal (p. 4, ll. 19-20 and p. 4, ll. 25-28); allowing multiple users of the plurality of remote terminals to configure the user software to reflect each user's preferences, wherein the preferences include a language and

to configure a communication method of the user's terminal with a standard international host in accordance with communication methods available at the user's home (p. 4, ll. 19-29; p. 14, ll. 28-30; p. 15, ll. 20-23); providing a uniform connection between the remote terminals to a standard international host, the uniform connection including a uniform user interface on screens of the first terminal and the second terminal (p. 15, ll. 4-13); providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications is controlled at the standard international host and wherein the plurality of business applications can be accessed by the user software (p. 4, ll. 10-18); linking the standard international host to the service provider (Fig. 1); providing secure communication between the user, the standard international host and the service provider (p. 6, ll. 18-23); providing enhanced error detection and correction for communications between the user, the standard international host and the service provider (p. 6, l. 27- p. 7, l. 7); and providing data compression for communications between the user, the standard international host and the service provider (p. 6, ll. 24-27).

In another embodiment, as recited in claim 6, a method for performing financial transactions from a location remote from a business host comprising the steps of: providing an automated teller machine (ATM) having a first user interface for display on a screen of the ATM (p. 4, ll. 25-28); installing user software on a remote terminal, the remote terminal having a second user interface for display on a screen of the remote terminal, the second user interface is substantially identical to the first user interface, wherein the installed user software on the remote terminal enables the remote terminal to allow multiple users of the remote terminal to each select from different languages when accessing the remote terminal and enables configuration by the user of the remote terminal for a communication method available at a home of a user (p. 4, ll. 19-29; p. 15, ll. 4-13); configuring the user interfaces to display data in a language selected by a user (p. 7, ll. 8-15); establishing an electronic link between the remote terminal and a server (Fig. 1); and establishing an electronic link between the server and a business host (p. 13, ll. 1-10 and Fig. 1).

In another embodiment, as recited in claim 30, a system for providing remote access to financial services comprising: at least one business host (p. 13, ll. 8-10 and p. 15, ll. 24-26); a server selectively electronically linked to the business host (p. 13, ll. 1-10 and Fig. 1); at least one automated teller machine (ATM) having a first user interface displayed on a screen of the

ATM , in which the ATM is electronically linked to the server (p. 4, ll. 10-12 and Fig. 1); at least one home banking terminal having a second user interface displayed on a screen of the home banking terminal, in which the home banking terminal is electronically linked to the server and in which the first and second user interfaces are substantially the same (p. 15, ll. 4-13 and Fig. 1); and user software for installation by a customer of the business host on the at least one home banking terminal, wherein the installed user software enables the home banking terminal to allow multiple users of the at least one home banking terminal to each select from different languages and wherein the installed user software accesses the application software located on the server (p. 4, ll. 19-29).

In another embodiment, as recited in claim 33, a system for providing remote access to financial services comprising: at least one business host (p. 13, ll. 8-10 and p. 15, ll. 24-26); a server selectively electronically linked to the business host (p. 13, ll. 1-10 and Fig. 1); at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays on a screen of the ATM a first user interface in a language selected by a user (p. 7, ll. 8-15); at least one home banking terminal further comprising a user supplied platform and user software installed thereon in which the home banking terminal displays on a screen of the home banking terminal a second user interface in the language, and wherein said software enables the home banking terminal to allow multiple users to select different languages when accessing said at least one home banking terminal (p. 4, ll. 19-29; p. 7, ll. 8-15; p. 15, ll. 4-13); in which the first and second user interfaces are substantially identical (p. 15, ll. 4-13).

(6) Grounds of Rejection to Be Reviewed on Appeal

A. Whether the Examiner's rejection of claims 1, 6-9, 11-14, 18, 20-30, 33-36, 38-43, 47, and 49-55 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,220,501 to Lawlor et al. ("Lawlor") in view of U.S. Patent No. 5,485,370 to Moss ("Moss") and further in view of U.S. Patent No. 5,705,798 to Tarbox ("Tarbox") is improper.

B. Whether the Examiner's rejection of claims 4, 10, and 37 under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss and Tarbox and further in view of Official Notice is improper.

C. Whether the Examiner's rejection of claims 15-17, 19, 44-46, and 48 under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss and Tarbox and further in

view of Munroe, Tony. "Citibank Offers Service Link Through Computers at Home." Washington Times, Washington D.C., Section B, page 7, November 10, 1994 ("Munroe") is improper.

D. Whether the Examiner's rejection of claims 1, 30, and 57 under 35 U.S.C. § 112, second paragraph, as being indefinite is improper.

(7) Argument

A. The Rejection of Claims 1, 6-9, 11-14, 18, 20-30, 33-36, 38-43, 47, and 49-58 under 35 U.S.C. § 103(a) Is Improper.

Lawlor, Moss, and Tarbox, alone or in combination, fail to teach each and every element of the pending claims for at least the following reasons.

1. Every Element Must Be Considered, including Installation by a Customer.

Neither Lawlor, Moss, nor Tarbox teaches "providing user software for installation by a customer of the business host on the at least one home banking terminal," as recited in independent claim 1, "user software for installation by a customer of the business host on the at least one home banking terminal," as recited in claim 30, and "user software installed by a customer of the business host," as recited in independent claim 33. In fact, in attempting to set forth a prima facie case of obviousness, the Examiner has *not identified any reference* that teaches this feature.

Claims 1, 30, and 33 require that *the customer install the user software* on the home banking terminal. A method or system having the claimed user software requires a different operation when the software is to be installed by a user. For example, when a user installs software on a personal computer for use by the user, the operation differs from a situation where an ATM already has software installed for use by the user. Yet, on page 5 of the Final Office Action, the Examiner asserts that "the claims do not specify how the method is affected by the nature of the person doing the installation itself," a conclusion which has no basis in the laws, regulations, or precedential cases. But it is well founded that "all words of a claim be considered." MPEP 2143.03. The Federal Circuit has held that when determining whether a claim is obvious, an examiner must make "a searching of the claimed invention - including *all its limitations* - with the teaching of the prior art." *In re Ochiai*, 71 F.3d 1565, 1572 (Fed. Cir. 1995)

(emphasis added). The Examiner is ignoring this limitation and not including it in the *prima facie* case. The Federal Circuit has advised that the Examiner cannot read a limitation out of the claims, thereby rendering the limitation as meaningless. *See Cat Tech LLC v. Tubemaster, Inc.*, 528 F.3d 871, 885 (Fed. Cir. 2008) (claim limitation should not be construed to render it “functionally meaningless.”). So the burden remains on the Examiner to provide a teaching of each and every claim limitation, including installation by the customer.

When properly considering each and every element of the claim, the combination of Lawlor with Moss does not teach user software for installation by a customer of the business host on the home banking terminal. Lawlor recites that no hardware or installation expense is required for the devices. Col. 8, lines 6-19; col. 20, lines 7-10. So Lawlor actually teaches against such a limitation.

Moss recites, *e.g.*, col. 18, lines 6-17, that packet assembly and disassembly (PAD) is placed in the home terminal so that application programs are retained in the host computer, not the home terminal. Thus, “application programs do not have to be downloaded to the home terminal.” Col. 18, lines 13-15. So the programs described in Moss are not installed on the home terminal by anyone because the application programs are not downloaded or installed to the home terminal. So Moss also teaches against installation by a customer. Accordingly, the combination of Lawlor with Moss do not teach user software for installation by a customer.

Tarbox fails to cure this deficiency because Tarbox stores preferences on a transaction card, and that card transmits the preferences when the card is used at an ATM. Col. 5, lines 10-53. Tarbox merely teaches a way to customize already-installed applications on the ATM. Thus, the cited references fail to teach installation by a customer on the home banking terminal, as recited in claims 1, 30, and 33.

2. A Personal Computer Is Not an ATM.

Lawlor, Moss, and Tarbox fail to teach “the home banking terminal is a personal computer,” as recited in claim 1. The Examiner’s assertion that an ATM is equivalent to a personal computer (PC) fails for at least two reasons: (1) a ATM and a PC have different functionality as even recited by Lawlor, and (2) a customer cannot install software on an ATM, as discussed above. On pages 6-7 of the Final Office Action, the Examiner asserts that “The ATM functions as a personal computer and is, thus, effectively a type of personal computer within the scope of Lawlor.” An ATM and a personal computer operate differently, thereby

affecting the steps of the method or operation of the system. As understood by one of ordinary skill in the art, an ATM is a machine that has a limited number of functions, which are generally tailored toward banking transactions. Meanwhile, a personal computer is a computer that offers nearly unlimited functionality because a user can choose and install new software on the personal computer to give the personal computer more functionality. Equating an ATM to a personal computer is not the broadest **reasonable** interpretation of a personal computer, and the interpretation of the term must be consistent with the specification. *See* MPEP 2111. The broadest reasonable interpretation of the claims must also be consistent with the interpretation that those skilled in the art would reach. *In re Cortright*, 165 F.3d 1353, 1359, 49 USPQ2d 1464, 1468 (Fed. Cir. 1999); *In re Suitco Surface, Inc.*, 603 F.3d 1255, 1260 (Fed. Cir. 2010); *In re Buszard*, 504 F.3d 1364 (Fed. Cir. 2007).

Lawlor recognizes the existence of personal computers and directly teaches against their use, and instead, Lawlor chooses to use an ATM terminal. Lawlor recognizes the existence of personal computers:

Not long ago, “home banking” was thought to be just around the corner. With the advent of relatively inexpensive, powerful **personal computers**, the computer industry hoped (and predicted) that a personal computer with communications capability (e.g., modem) would soon find its way into every home.

Lawlor, col. 1, lines 20-25 (emphasis added). Lawlor also acknowledges the disadvantages to using a personal computer for Lawlor’s intended purpose:

In addition, the cost of providing home banking services have been enormous. Service providers incur very high communications costs in linking their central processors with PC users, banks, and payees (merchants). Many payees also do not accept electronic payments (for lack of substantial volume), forcing service providers to make costly paper-based payments.

Lawlor, col. 2, lines 2-29. Lawlor even recognizes that it is undesirable to require installation of software:

Settlements processing can also be costly, as banks must **install special purpose software** and operating procedures. These and other costs have been passed along to consumers, thereby dampening the demand for home banking services.

Lawlor, col. 2, lines 29-35 (emphasis added). As a result, Lawlor declares personal computers for home banking to be a “failure”:

In part because of the problems discussed above, **PC-based home banking is not yet a practical reality** for most consumers. In fact, many home banking programs launched in the past have been declared **failures and discontinued**.

Lawlor, col. 2, lines 45-50 (emphasis added). As a result, Lawlor uses an ATM, which Lawlor believes is different from a personal computer, but Lawlor recognizes that it has only *limited functionality*:

While ATMs are very easy-to-use, they currently allow users to *access only a limited number of bank teller services*.

Lawlor, col. 4, lines 12-14 (emphasis added). Thus, Lawlor teaches away from the use of a personal computer and certainly from any consideration that an ATM and a personal computer are equivalent.

Moss's home terminal is not a personal computer either. Moss teaches the home terminal is extremely simple so that those who are not computer savvy can use and understand it. Col. 3, lines 60-65. Moss's home terminal is merely a telephone with a microcomputer. Col. 4, lines 10-15. The telephone has limited input commands and, like an ATM, a limited number of functions. Tarbox describes an ATM, and for the reasons set forth above, cannot teach a personal computer. Thus, none of the references teach "providing user software for installation by a customer of the business host on the at least one home banking terminal," as recited in claim 1.

On page 4 of the Final Office Action, the Examiner now asserts that the structural limitations should not be considered because "the type of terminal used does not affect the manipulative steps of the method." Once again, the Examiner is reading limitations out of the claim, and it is evident that an ATM cannot function as a substitute for home banking where the claim requires a personal computer. The cited references merely discuss ATMs or limited functionality terminals, but none of the references teach the use of a personal computer that can be configured as a home banking terminal. One of ordinary skill in the art, or any customer with a bank account, would recognize the functional difference between the use of a personal computer for home banking versus an ATM. The Examiner is not entitled to read a limitation out of the claims once it is established that the *prima facie* case of obviousness has not been met with the cited references.

3. The User Configures the Communication Method for their Home.

The cited references fail to teach "installed user software on the remote terminal enables the remote terminal to allow multiple users of the remote terminal to each select from different languages when accessing the remote terminal and enables configuration by the user of the remote terminal for a communication method available at a home of a user," as recited in claim

6. The cited references recite that the terminal follows certain rules, not that a user configures the communication method for remote terminal at their home. On page 11 of the Final Office Action, the Examiner recognizes that Lawlor does not teach this limitation. Indeed, Lawlor recites that the terminal dials an appropriate internally-stored telephone number. Col. 26, lines 10-11.

Moss and Tarbox do not cure the deficiencies of Lawlor, as Moss and Tarbox also do not allow multiple users to configure a communication method of the user's remote terminal using the communication methods available at the user's home. On page 12 of the Final Office Action, the Examiner asserts that Moss discloses a system where a home user determines a language, and the appropriate ATM-related software is downloaded from the host and executed on the home banking terminal. Moss recites that the home terminal has a packet assembler and disassembler that follows formatting rules provided by a service provider. Col. 4, lines 47-53. Despite the lengthy citations by the Examiner, Moss does not teach that multiple users can use a remote terminal where each can select different languages when accessing the remote terminal and each user can configure the remote terminal for a communication method available at the home of the user.

Tarbox stores preferences on a transaction card, and that card transmits the preferences when the card is used at an ATM. "FIG. 4 illustrates a customized program card ... that is used with terminal 101. The customized program card comprises a memory 401 [that] comprises a program memory space 403 and a data memory space 405. ... Data memory space 405 contains stored data necessary to complete a financial transaction. Stored data may include the card holder's name, account number, card expiration date, security code and preference indicators. ... Terminal 101 then identifies card 400 as a customized programming card preferably by reading some initial data code stored in data memory 405 of card 400, which data is indicative of a card containing operating instructions to be read by the terminal." Col. 5, lines 10-53. Because Tarbox recites that the card stores the preferences, Tarbox cannot teach that installed user software enables the personal computer to allow multiple customers to select from different languages. None of the cited references teach that the installed user software enables configuration by the user of the remote terminal for a communication method available at a home of a user.

For similar reasons, Lawlor, Moss, and Tarbox also fail to teach “providing user software for installation by a customer of the business host on the at least one home banking terminal, wherein the installed user software enables the personal computer to allow multiple customers of the business host to each select from different languages and enables the computer to access the infrastructure and business software located on the server,” as recited in claim 1, “user software for installation by a customer of the business host on the at least one home banking terminal, wherein the installed user software enables the home banking terminal to allow multiple users of the at least one home banking terminal to each select from different languages and wherein the installed user software accesses the application software located on the server,” as recited in claim 30, and “at least one home banking terminal further comprising a user supplied platform and user software installed by a customer of the business host thereon in which the installed software enables the home banking terminal to display on a screen of the home banking terminal a second user interface in the language, and wherein said software enables the home banking terminal to allow multiple users to select different languages when accessing said at least one home banking terminal,” as recited in claim 33.

Therefore, Lawlor, Moss, and Tarbox fail to teach each and every element of claims 1, 6, 30, and 33. Because claims 1, 6, 30, and 33 are believed to be allowable, claims 7-9, 11-14, 18, 20-29, 34-36, 38-43, 47, and 49-58 are also believed to be allowable because they depend upon claims 1, 6, 30, and 33. Thus, it is respectfully requested that this rejection be reversed.

B. The Rejection of Claims 4, 10, and 37 under 35 U.S.C. § 103(a) Is Improper.

Claims 4, 10, and 37 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss and Tarbox and further in view of Official Notice. The cited references fail to teach “allowing multiple users of the plurality of remote terminals to configure the user software to reflect each user's preferences, wherein the preferences include a language and to configure a communication method of the user's terminal with a standard international host in accordance with communication methods available at the user's home,” as recited in claim 4. As discussed above with respect to claim 6, the combination of Lawlor with Moss and Tarbox would not have suggested configuration by the user of the remote terminal for a communication method available at a home of a user. Moss recites that the home terminal has a packet assembler and disassembler that follows formatting rules provided by a service provider. Col. 4,

lines 47-53. Despite the lengthy citations by the Examiner, Moss does not teach that multiple users can use a remote terminal where each can select different languages when accessing the remote terminal and each user can configure the remote terminal for a communication method available at the home of the user. Tarbox stores preferences on a transaction card, and that card transmits the preferences when the card is used at an ATM. Col. 5, lines 10-53. Because Tarbox recites that the card stores the preferences, Tarbox cannot teach that installed user software enables the personal computer to allow multiple customers to select from different languages. None of the cited references teach that the installed user software enables configuration by the user of the remote terminal for a communication method available at a home of a user. Applicant's alleged admitted prior art, which is based upon the compression of data for communications as applied to claim 4, does not remedy these shortfalls of Lawlor, Moss, and Tarbox. Thus, it is respectfully requested that this rejection be reversed.

C. The Rejection of Claims 15-17, 19, 44-46, and 48 under 35 U.S.C. § 103(a) Is Improper.

Claims 15-17, 19, 44-46, and 48 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss and Tarbox and further in view of Munroe. For at least the reasons discussed above, the cited references do not teach each and every element of claims 1, 6, 30, and 33, and Munroe fails to cure the deficiencies. Because the independent claims are believed to be allowable, the claims depending therefrom are also believed to be in condition for allowance. Thus, it is respectfully requested that this rejection be reversed.

D. The Rejection of Claims 1, 30, and 57 under 35 U.S.C. § 112 Is Improper.

Claims 1, 30, and 57 are rejected under 35 U.S.C. § 112, second paragraph, as being indefinite because there is no antecedent basis for "the installed user software." In claim 1, and similarly in claims 30 and 57, this term is preceded by a step of "providing user software for installation," so it necessarily follows that the "installed user software" is the user software provided for installation. Thus, the limitation "the installed user software" has a proper antecedent basis. Thus, it is respectfully requested that this rejection be reversed.

(8) Claims Appendix

1. (Previously Presented) A method for providing remote access to financial services comprising the steps of:

- a) providing at least one business host;
- b) linking, over a network, a server to the business host, wherein the server contains infrastructure and business application software to access the business host;
- c) linking, over a network, at least one automated teller machine (ATM) and at least one home banking terminal to the server, wherein the home banking terminal is a personal computer;
- d) providing user software for installation by a customer of the business host on the at least one home banking terminal, wherein the installed user software enables the personal computer to allow multiple customers of the business host to each select from different languages and enables the computer to access the infrastructure and business software located on the server; and
- e) displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal in the user selected language, wherein the first user interface and the second user interface are substantially the same.

2. - 3. (Canceled)

4. (Previously Presented) A method for allowing a plurality of users to remotely access financial services of at least one service provider comprising the steps of:

a) installing user software on a plurality of remote terminals available to all users wishing to access the financial services, the plurality of remote terminals including a first terminal and a second terminal, wherein the second terminal is of a different type than the first terminal;

b) allowing multiple users of the plurality of remote terminals to configure the user software to reflect each user's preferences, wherein the preferences include a language and to configure a communication method of the user's terminal with a standard international host in accordance with communication methods available at the user's home;

c) providing a uniform connection between the remote terminals to the standard international host, the uniform connection including a uniform user interface for each user on screens of the first terminal and the second terminal;

d) providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications is controlled at the standard international host and wherein the plurality of business applications can be accessed by the user software;

e) linking the standard international host to the service provider;

f) providing secure communication between the user, the standard international host and the service provider;

g) providing enhanced error detection and correction for communications between the user, the standard international host and the service provider; and

h) providing data compression for communications between the user, the standard international host and the service provider.

5. (Canceled)

6. (Previously Presented) A method for performing financial transactions from a location remote from a business host comprising the steps of:

a) providing an automated teller machine (ATM) having a first user interface for display on a screen of the ATM;

b) installing user software on a remote terminal, the remote terminal having a second user interface for display on a screen of the remote terminal, the second user interface is substantially identical to the first user interface, wherein the installed user software on the remote terminal enables the remote terminal to allow multiple users of the remote terminal to each select from different languages when accessing the remote terminal and enables configuration by the user of the remote terminal for a communication method available at a home of a user;

c) configuring the user interfaces to display data in the language selected by a user;

d) establishing an electronic link between the remote terminal and a server; and

e) establishing an electronic link between the server and a business host.

7. (Original) The method of claim 6 further comprising the step of authenticating the identity of a user by comparing a personal identification number (PIN) of a user with a PIN resident on the server.

8. (Original) The method of claim 6 further comprising the step of encrypting and transmitting data between the remote terminal and the server.

9. (Original) The method of claim 6 in which the step of installing user software on a remote terminal is performed by installing the software on a personal computer.

10. (Original) The method of claim 6 in which the step of installing user software on a remote terminal is performed by installing the software on a personal data assistant.

11. (Original) The method of claim 6 further comprising the step of performing a financial transaction.

12. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by editing a payee list.

13. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by authorizing a direct debit.

14. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by deleting a direct debit.

15. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by purchasing a mutual fund.

16. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by selling a mutual fund.

17. (Original) The method of claim 11 in which the step of performing a financial transaction further comprises the steps of:

- a) selecting a mutual fund; and
- b) reviewing a mutual fund.

18. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by reviewing account information

19. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by reviewing securities information.

20. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by generating a transaction journal.

21. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by transferring assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts.

22. (Original) The method of claim 21 further comprising the step of exchanging the assets of the first account to a currency consistent with the second account.

23. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by ordering checks.

24. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by printing an account statement.

25. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by printing a balance summary.

26. (Original) The method of claim 11 in which the step of performing a financial transaction is performed by processing a payment.

27. (Original) The method of claim 6 in which the step of establishing an electronic link between the remote terminal and a server further comprises the steps of:

- a) sending an authorizing message to the server;
- b) sending the authorizing message to a bank security server; and
- c) sending the authorizing message to a bank hardware encryption device.

28. (Original) The method of claim 6 in which the step of establishing an electronic link between the server and a service provider further comprises the steps of:

- a) sending an authorizing message to the business host; and
- b) sending a message from the business host to the server, in which the message authorizes hookup.

29. (Original) The method of claim 6 further comprising the step of sending a marketing message from the business host to the remote terminal.

30. (Previously Presented) A system for providing remote access to financial services comprising:

- a) at least one business host;
- b) a server selectively electronically linked to the business host;
- c) at least one automated teller machine (ATM) having a first user interface displayed on a screen of the ATM, in which the ATM is electronically linked to the server;
- d) at least one home banking terminal having a second user interface displayed on a screen of the home banking terminal, in which the home banking terminal is electronically linked to the server, and in which the first and second user interfaces are substantially the same; and
- e) user software for installation by a customer of the business host on the at least one home banking terminal, wherein the installed user software enables the home banking terminal to allow multiple users of the at least one home banking terminal to each select from different languages and wherein the installed user software accesses the application software located on the server.

31. - 32. (Canceled)

33. (Currently Amended) A system for providing remote access to financial services comprising:

- a) at least one business host;
- b) a server selectively electronically linked to the business host;
- c) at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays on a screen of the ATM a first user interface in a language selected by a user;
- d) at least one home banking terminal further comprising a user supplied platform and user software installed by a customer of the business host thereon in which the installed software enables the home banking terminal to display on a screen of the home banking terminal a second user interface in the language, and wherein said software enables the home banking terminal to allow multiple users to select different languages when accessing said at least one home banking terminal; and
- e) in which the first and second user interfaces are substantially identical.

34. (Original) The system of claim 33 in which the user software further comprises:

- a) a runtime application;
- b) an installation program;
- c) a configuration program; and
- d) a help program.

35. (Original) The system of claim 33 in which the server further comprises:

- a) a packet assembler/disassembler;
- b) a session controller;
- c) a customer activated terminal (CAT) terminal protocol interface;

- d) a terminal application front end;
- e) a CAT session manager;
- f) a CAT common integrator;
- g) an activity log server;
- h) a secure encryption server;
- i) a host message normalizer;
- j) an X.25 normalizer; and
- k) at least one business application.

36. (Original) The system of claim 33 in which the electronic links between the server and the business host, the ATM and the remote terminal are secure.

37. (Original) The system of claim 33 in which the electronic links between the server and the business host, the ATM and the remote terminal carry data transmissions in which at least some of the data transmissions are compressed and in which enhanced error detection and correction are used to preserve the integrity of the data being transmitted.

38. (Original) The system of claim 33 further comprising a router.

39. (Original) The system of claim 33 in which the router is a small financial CAT gateway.

40. (Original) The system of claim 33 in which there are at least two business hosts where a first of the business hosts is a user's home institution and the second of the business hosts is an outside business provider.

41. (Original) The system of claim 35 in which the business application allows the user to edit a payee list.

42. (Original) The system of claim 35 in which the business application allows the user to authorize a direct debit.

43. (Original) The system of claim 35 in which the business application allows the user to delete a direct debit.

44. (Original) The system of claim 35 in which the business application allows the user to purchase a mutual fund.

45. (Original) The system of claim 35 in which the business application allows the user to sell a mutual fund.

46. (Original) The system of claim 35 in which the business application allows the user select and review a mutual fund.

47. (Original) The system of claim 35 in which the business application allows the user to review account information.

48. (Original) The system of claim 35 in which the business application allows the user to review securities information.

49. (Original) The system of claim 35 in which the business application allows the user to generate a transaction journal.

50. (Original) The system of claim 35 in which the business application allows the user to transfer assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts.

51. (Original) The system of claim 50 in which the business application allows the user to exchange the assets of the first account to a currency consistent with the second account.

52. (Original) The system of claim 35 in which the business application allows the user to order checks.

53. (Original) The system of claim 35 in which the business application allows the user to print an account statement.

54. (Original) The system of claim 35 in which the business application allows the user to print a balance summary.

55. (Original) The system of claim 35 in which the business application allows the user to process a payment.

56. (Previously Presented) The method according to claim 1, wherein when installed by the customer the user software enables the customer to configure the personal computer to use to a communication method with the server, the communication method available at the home of the customer.

57. (Previously Presented) The system according to claim 30, wherein when installed by the customer, the user software enables the customer to configure the home banking terminal to use a communication method with the server, the communication method available at the home of the customer.

58. (Previously Presented) The system according to claim 33, wherein when installed by the customer, the user software enables the customer to configure the home banking terminal to use a communication method with the server, the communication method available at the home of the customer.

(9) Evidence Appendix

None.

(10) Related Proceedings Appendix

None.

CONCLUSION

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account 19-3140.

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Respectfully submitted,

By: /Eric Sophir, Reg. No. 48,499/
Eric Sophir
Registration No. 48,499
SNR Denton US LLP
1301 K Street, NW
Suite 600, East Tower
Washington, DC 20005
(202) 408-6470